

<i>SERFF Tracking Number:</i>	<i>MNNL-125941341</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Minnesota Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41096</i>
<i>Company Tracking Number:</i>	<i>08-943</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.002 Joint (Last Survivor)</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Estate Preservation Agreement</i>		
<i>Project Name/Number:</i>	<i>EPA/08-943</i>		

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: Estate Preservation Agreement SERFF Tr Num: MNNL-125941341 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 41096

Adjustable Life

Sub-TOI: L09I.002 Joint (Last Survivor)

Co Tr Num: 08-943

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Carol Ouhl, Susan
Johnson, Matthew Harrington,
Joyce Townsend

Disposition Date: 12/19/2008

Date Submitted: 12/11/2008

Disposition Status: Approved

Implementation Date Requested: 01/13/2009

Implementation Date:

State Filing Description:

General Information

Project Name: EPA

Status of Filing in Domicile: Authorized

Project Number: 08-943

Date Approved in Domicile: 11/05/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/19/2008

State Status Changed: 12/19/2008

Deemer Date:

Corresponding Filing Tracking Number: 08-943

Filing Description:

Please see the attached Cover Letter for a complete description of the filing.

Company and Contact

SERFF Tracking Number: MNNL-125941341 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 41096
Company Tracking Number: 08-943
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
Adjustable Life
Product Name: Estate Preservation Agreement
Project Name/Number: EPA/08-943

Filing Contact Information

Susan Johnson, Senior Compliance Specialist susan.johnsonlaw@securian.com
400 ROBERT STREET NORTH (651) 665-4277 [Phone]
ST. PAUL, MN 55101-2098 (651) 665-5424[FAX]

Filing Company Information

Minnesota Life Insurance Company	CoCode: 66168	State of Domicile: Minnesota
400 Robert Street North	Group Code: 869	Company Type:
Law Department		
St. Paul, MN 55101-2098	Group Name:	State ID Number:
(651) 665-3500 ext. [Phone]	FEIN Number: 41-0417830	

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation: Minnesota's fee for a single policy form is \$75.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$75.00	12/11/2008	24478938

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/19/2008	12/19/2008

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Disposition

Disposition Date: 12/19/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Cover Letter		Yes
Form	Estate Preservation Agreement		Yes

SERFF Tracking Number: MNNL-125941341 State: Arkansas

Filing Company: Minnesota Life Insurance Company State Tracking Number: 41096

Company Tracking Number: 08-943

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)

Adjustable Life

Product Name: Estate Preservation Agreement

Project Name/Number: EPA/08-943

Form Schedule

Lead Form Number: 08-943

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	08-943	Policy/Cont Estate Preservation ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53	08-943 Estate Preservation Agreement.pdf

Estate Preservation Agreement

This agreement is a part of the policy to which it is attached; it is subject to all the terms and conditions of the policy. This agreement is effective as of the original policy date shown on the policy data pages.

What does this agreement provide?

This agreement provides an additional amount of insurance for four years, measured from the original policy date. This insurance is payable at the second death.

What is the amount of the additional insurance?

The amount of the additional insurance is equal to the percentage shown on the policy data pages multiplied by the face amount of the policy.

When will the additional insurance be payable?

At the second death, we will pay the additional insurance to the beneficiary of this policy, if the second death occurs within the first four policy years.

Does the additional insurance provide cash value or loan value?

No. The additional insurance provided by this agreement does not provide any cash value nor any loan value.

Can you renew or convert the additional insurance provided by this agreement?

No. The additional insurance provided by this agreement may not be renewed or converted.

Can you reinstate this agreement?

Yes. This agreement may be reinstated if the policy to which it is attached is reinstated. All the requirements for policy reinstatement must first be met.

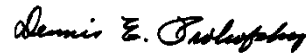
Is there a cost for this agreement?

No. There is no premium nor policy charge required for this agreement.

When will this agreement terminate?

This agreement will terminate on the earliest of:

- (1) the date this policy is surrendered or terminates; or
- (2) the date we receive your written request to cancel this agreement; or
- (3) the death of the second insured; or
- (4) the termination date for this agreement shown on page 1.


Secretary


President

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

12/10/2008

Comments:

Attachment:

Certification of Compliance.pdf

Review Status:

Satisfied -Name: Cover Letter

12/11/2008

Comments:

Attachment:

AR Cover Letter.pdf

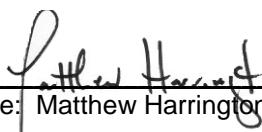
Securian Financial Group, Inc.
400 Robert Street North
St. Paul, MN 55101-2098
www.securian.com
651.665.3500



CERTIFICATION OF COMPLIANCE

Minnesota Life Insurance Company certifies that it has reviewed and is in compliance with the following Arkansas Rules and Regulations and Statutes.

Rule and Regulation 19	Unfair Sex Discrimination
Rule and Regulation 49	Guaranty Association Notice
Rule and Regulation 33	Universal Life Insurance
Arkansas Statute 23-80-206	Flesch Certification
Arkansas Statute 23-79-138	Contact Notice



Name: Matthew Harrington
Title: Assistant Secretary
Date: December 11, 2008

Securian Financial Group, Inc.
400 Robert Street North
St. Paul, MN 55101-2098
www.securian.com
651.665.3500



December 11, 2009

Mr. Joe Musgrove
Director Life and Health Division
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

NAIC # 66168
GROUP # 869
FEIN # 41-0417830

RE: INDIVIDUAL UNIVERSAL LIFE INSURANCE FILING
08-943 ESTATE PRESERVATION AGREEMENT

Dear Mr. Musgrove:

We are submitting this Estate Preservation Agreement (EPA) for use with our Legacy Protector Survivorship Universal Life Policy 08-210.03 which was previously approved by the Department on October 14, 2008 under SERFF Tracking # MNNL-125842701. This Agreement is new and does not replace any form previously approved by the Department.

The EPA provides four years of second-to-die term insurance coverage measured from the policy date and is equal to 122.22% of the base face amount. The EPA must be activated at policy inception. There is no monthly policy charge for this Agreement. The flesch score for this form is 53.

Also included is an actuarial memorandum for this Estate Preservation Agreement.

The form is submitted in final print and is subject to only minor modification in paper stock size, ink, border, Company logo, and adaptation to electronic media or computer printing.

May we have approval of this form for use in your state? Thank you for your consideration.

Sincerely,

Susan C. Johnson
Senior Compliance Specialist
Minnesota Life Insurance Company,
A Securian Financial Group Affiliate
Telephone: (651) 665-4277, FAX: (651) 665-5424
E-mail: susan.johnsonlaw@securian.com